

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.88)</i>	Application Number		10667851	
	Filing Date		2003-09-22	
	First Named Inventor		John Eugene Merkley Jr. et al.	
	Art Unit		3692	
	Examiner Name		Liversedge, Jennifer L.	
	Attorney Docket Number		16342D1-US	

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1	Augustinos I. Dimistras, Theodore Petropoulos and Isabella Constantinidou. "Multi-criteria Evaluation of Loan Applications in Shipping". Journal of Multicriteria Decision Analysis; Jul-Oct 2002; 11, 4-6; ABI/INFORM Global; pp. 237-246. (10 pages from ProQuest). <input type="checkbox"/>
2	Bryan E. Milling. "Bank Credit Criteria: Who Gets a Loan?", Agency Sales; Jul 1989; 19, 7; ABI/INFORM Global pp. 26-28. (3 pages from ProQuest). <input type="checkbox"/>

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